

IN THE CLAIMS:

Please cancel Claims 22-32, 34, 35, and 41-46, without prejudice, please amend independent Claim 21, and please add new Claims 47-91, as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-20. (Canceled)

Claim 21. (Currently Amended) An apparatus, comprising:

a receiver, wherein the receiver receives information regarding an individual, wherein the information regarding an individual is transmitted from a first computer or from a first communication device, wherein the first computer or the first communication device is associated with or is used by a healthcare provider, wherein the information regarding an individual is transmitted via, on, or over, at least one of the Internet and the World Wide Web, wherein the information regarding an individual contains information regarding at least one of a symptom, an examination finding, a diagnosis, a treatment, an administration of a treatment, and a procedure;

a database or a memory device, wherein the database or the memory device is associated with the receiver and is located at a location remote from the first computer or remote from the first communication device, wherein the database or the memory device stores information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, and further wherein the information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, includes a healthcare record or a healthcare history of, for, or associated with, each individual of a plurality of individuals, including a healthcare record or a healthcare history of, for, or associated with, the individual, information regarding a healthcare practice of, and an insurance accepted by, each of the plurality of healthcare providers, including information regarding a healthcare practice of, and an insurance accepted by, the healthcare provider, information for processing or for storing information regarding a healthcare diagnosis ~~and~~ or a healthcare treatment, and information for submitting an insurance claim to a healthcare insurer or a healthcare payer associated with the individual; and

a processing device, wherein the processing device processes the information regarding an individual, and further wherein the processing device processes information for at least

one of ~~stores~~ storing the information regarding an individual in the database or the memory device and ~~updates~~ updating the healthcare record or the healthcare history of, for, or associated with, the individual, and further wherein the processing device automatically generates an insurance claim in response to the storing of the information regarding an individual in the database or the memory device or the updating of the healthcare record or the healthcare history of, for, or associated with, the individual, ~~based on the information regarding the individual received by the receiver, information regarding the healthcare provider, and information regarding the healthcare insurer or the healthcare payer associated with the individual,~~ wherein the insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to a second computer or to a second communication device, wherein the second computer or the second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual, and further wherein the processing device transmits the insurance claim to the second computer or to the second communication device.

Claims 22-46. (Canceled)

Claim 47. (New) A computer-implemented method,
comprising:

storing information regarding a plurality of individuals,
a plurality of healthcare providers, and a plurality of
healthcare insurers or healthcare payers, in a database or a
memory device, wherein the information regarding a plurality of
individuals, a plurality of healthcare providers, and a plurality
of healthcare insurers or healthcare payers, includes a
healthcare record or a healthcare history of, for, or associated
with, each individual of the plurality of individuals, including
a healthcare record or a healthcare history of, for, or
associated with, an individual, information regarding a
healthcare practice of, and an insurance accepted by, each of the
plurality of healthcare providers, including information
regarding a healthcare practice of, and an insurance accepted by,
a healthcare provider, information for processing or for storing
information regarding a healthcare diagnosis or a healthcare
treatment, and information for submitting an insurance claim to a
healthcare insurer or a healthcare payer associated with the
individual;

receiving information regarding the individual with a
receiver, wherein the information regarding the individual is
transmitted from a first computer or from a first communication

device, wherein the first computer or the first communication device is associated with or is used by the healthcare provider, and further wherein the receiver is associated with the database or the memory device and is located at a location remote from the first computer or remote from the first communication device, wherein the information regarding the individual is transmitted to the receiver via, on, or over, at least one of the Internet and the World Wide Web, and further wherein the information regarding the individual contains information regarding at least one of a symptom, an examination finding, a diagnosis, a treatment, an administration of a treatment, and a procedure;

at least one of storing the information regarding the individual in the database or the memory device and updating the healthcare record or the healthcare history of, for, or associated with, the individual;

generating an insurance claim, wherein the insurance claim is automatically generated by a processing device in response to the storing of the information regarding the individual in the database or the memory device or the updating of the healthcare record or the healthcare history of, for, or associated with, the individual, wherein the insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or

is suitable for being automatically transmitted to a second computer or to a second communication device, wherein the second computer or the second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual; and

transmitting the insurance claim to the second computer or to the second communication device.

Claim 48. (New) The computer-implemented method of Claim 47, wherein the information regarding at least one of a symptom, an examination finding, a diagnosis, a treatment, an administration of a treatment, and a procedure, is information regarding a symptom or an examination finding, and further wherein the computer-implemented method further comprises:

generating a message containing at least one of information regarding a diagnosis, information regarding a list of possible diagnoses, and information regarding a treatment; and

transmitting the message to the first computer or to the first communication device.

Claim 49. (New) The computer-implemented method of Claim 47, further comprising:

generating a message containing information regarding a diagnosis or information regarding a list of possible diagnoses; and

transmitting the message to the first computer or to the first communication device.

Claim 50. (New) The computer-implemented method of Claim 47, further comprising:

generating a message containing information regarding a prescribed treatment; and

transmitting the message to the first computer or to the first communication device.

Claim 51. (New) The computer-implemented method of Claim 47, wherein the information regarding the individual contains information obtained by, with, or from, a healthcare measurement device, a healthcare monitoring device, or healthcare equipment.

Claim 52. (New) The computer-implemented method of Claim 47, further comprising:

receiving information regarding a second individual,
wherein the information regarding a second individual contains
information regarding at least one of a symptom and an
examination finding;

processing the information regarding a second individual;

generating a message containing information regarding a
diagnosis or information regarding a list of possible diagnoses;
and

transmitting the message to the first computer or to the
first communication device or transmitting the message to a third
computer or to a third communication device, wherein the third
computer or the third communication device is associated with or
is used by a second healthcare provider.

Claim 53. (New) The computer-implemented method of Claim
47, further comprising:

generating a message containing information regarding a
diagnosis or information regarding a list of possible diagnoses
for a second individual or containing information regarding a
treatment for a second individual;

transmitting the message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the healthcare provider or a second healthcare provider.

Claim 54. (New) The computer-implemented method of Claim 47, further comprising:

updating the healthcare record or the healthcare history of, for, or associated with, the individual with information regarding a diagnosis or a prescribed treatment for the individual.

Claim 55. (New) The computer-implemented method of Claim 47, further comprising:

receiving information regarding a treatment to be administered to the individual or a procedure to be performed on the individual;

processing the information regarding a treatment to be administered to the individual or a procedure to be performed on the individual;

generating a message containing information regarding whether the treatment to be administered to the individual or the procedure to be performed on the individual is correct or incorrect; and

transmitting the message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the healthcare provider, a second healthcare provider, or a healthcare facility.

Claim 56. (New) The computer-implemented method of Claim 47, further comprising:

receiving information regarding a treatment to be administered to a second individual or a procedure to be performed on a second individual;

processing the information regarding a treatment to be administered to a second individual or a procedure to be performed on a second individual;

generating a message containing information regarding whether the treatment to be administered to the second individual

or the procedure to be performed on the second individual is correct or incorrect; and

transmitting the message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the healthcare provider, a second healthcare provider, or a healthcare facility.

Claim 57. (New) The computer-implemented method of Claim 47, further comprising:

receiving a request to evaluate at least one of a diagnosis and a treatment regarding the individual or regarding a second individual;

processing the request;

generating a message in response to the request, wherein the message contains information regarding whether or not the at least one of the diagnosis and the treatment is appropriate or in-line with a current standard; and

transmitting the message to the second computer or to the second communication device, transmitting the message to the first computer or to the first communication device, or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the healthcare insurer or the healthcare payer, a healthcare insurer or a healthcare payer associated with a second individual, the individual, the second individual, a second healthcare provider associated with the individual, or a second healthcare provider associated with the second individual.

Claim 58. (New) The computer-implemented method of Claim 47, wherein the information regarding an individual or the insurance claim contains information obtained with, by, or from, at least one of a heart rate monitor or measurement device, a thermometer, a blood pressure monitor or measurement device, a blood analysis device or machine, a respiration monitoring or measurement device, a dialysis machine, an electrocardiograph (EKG) machine or device, an electroencephalograph (EEG) machine or device, an electromyograph (EMG) machine or device, a magnetic resonance imaging (MRI) machine or device, an X-ray machine or device, a thermal imaging machine or device, a laparoscopic device, an arthroscopic device, a catheter device, a sonogram imaging device, a sonograph device, an ultrasound imaging device,

an ultrasound measurement device, a CAT SCAN device, a mammogram device, a carbon dioxide detection or measurement device, a carbon monoxide detection or measurement device, a transvascular impedance measurement or monitoring device, an ultrasonic imaging device, a bone conduction device, a brain function scan analyzer device, a fetal heart rate measurement, monitoring, or probing, device, an endotracheal cardiac monitoring device, a surgical instrument, a blood oxygen detection device, an esophageal probing device, a sphygmomanometer, a differential doppler device, a camera probing device, and a microscopic camera probing device.

Claim 59. (New) The computer-implemented method of Claim 47, further comprising:

receiving a request to identify or to locate a second healthcare provider;

processing the request and identifying or locating a second healthcare provider or one or more second healthcare providers;

generating a message in response to the request, wherein the message contains information regarding the second healthcare provider or the one or more second healthcare providers; and

transmitting the message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the individual, a second individual, the healthcare provider, or a second healthcare provider.

Claim 60. (New) The computer-implemented method of Claim 47, further comprising:

receiving a request to identify or to locate a healthcare facility;

processing the request and identifying or locating a healthcare facility;

generating a message in response to the request, wherein the message contains information regarding the healthcare facility;

transmitting the message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or

is used by the individual, a second individual, the healthcare provider, or a second healthcare provider.

Claim 61. (New) The computer-implemented method of Claim 47, further comprising:

receiving a request to identify or to locate a second healthcare insurer or a second healthcare payer;

processing the request and identifying or locating a second healthcare insurer or a second healthcare payer;

generating a message in response to the request, wherein the message contains information regarding the second healthcare insurer or the second healthcare payer; and

transmitting the message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the individual, a second individual, the healthcare provider, or a second healthcare provider.

Claim 62. (New) The computer-implemented method of Claim 47, further comprising:

receiving a request to identify or to locate a body organ, a blood, a medication, a supply, a good, or a product;

processing the request and identifying or locating a body organ, a blood, a medication, a supply, a good, or a product;

generating a message in response to the request, wherein the message contains information regarding the body organ, the blood, the medication, the supply, the good, or the product; and

transmitting the message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the individual, a second individual, the healthcare provider, or a second healthcare provider.

Claim 63. (New) The computer-implemented method of Claim 47, further comprising:

receiving a request to be notified regarding an availability of a second healthcare provider, an emergence of a second individual in need of healthcare, an availability of a second healthcare insurer or a second healthcare payer, an availability of a healthcare facility to provide care, an

availability of a supply, a body organ, or a blood type, an expiration of a healthcare insurance policy, a life insurance policy, or a disability insurance policy, or an occurrence of an event of interest to the individual, the healthcare provider, the healthcare insurer or the healthcare payer, a user, an intermediary, a third party, a second individual, a second healthcare provider, or a second healthcare insurer or a second healthcare payer;

detecting an availability of a second healthcare provider, an emergence of a second individual in need of healthcare, an availability of a second healthcare insurer or a second healthcare payer, an availability of a healthcare facility to provide care, an availability of a supply, a body organ, or a blood type, an expiration of a healthcare insurance policy, a life insurance policy, or a disability insurance policy, or an occurrence of an event of interest to the individual, the healthcare provider, the healthcare insurer or the healthcare payer, a user, an intermediary, a third party, a second individual, a second healthcare provider, or a second healthcare insurer or a second healthcare payer;

generating a message containing information regarding the availability of a second healthcare provider, the emergence of a second individual in need of healthcare, the availability of a

second healthcare insurer or a second healthcare payer, the availability of a healthcare facility to provide care, the availability of a supply, a body organ, or a blood type, the expiration of a healthcare insurance policy, a life insurance policy, or a disability insurance policy, or the occurrence of an event of interest to the individual, the healthcare provider, the healthcare insurer or the healthcare payer, a user, an intermediary, a third party, a second individual, a second healthcare provider, or a second healthcare insurer or a second healthcare payer; and

transmitting the message to the first computer or to the first communication device, transmitting the message to the second computer or to the second communication device, or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the individual, the healthcare provider, the healthcare insurer or the healthcare payer, the user, the intermediary, the third party, the second individual, the second healthcare provider, or the second healthcare insurer or the second healthcare payer.

Claim 64. (New) The computer-implemented method of Claim 47, further comprising:

storing information regarding a schedule of or for the healthcare provider or a schedule of or for a second healthcare provider;

receiving information regarding an appointment made by the individual or by a second individual with the healthcare provider or with the second healthcare provider; and

updating the information regarding a schedule of or for the healthcare provider or a schedule of or for the second healthcare provider to include the information regarding the appointment.

Claim 65. (New) The computer-implemented method of Claim 64, further comprising:

transmitting a message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the healthcare provider or the second healthcare provider, wherein the message contains information regarding the appointment.

Claim 66. (New) The computer-implemented method of Claim 64, further comprising:

transmitting a message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the individual or the second individual, wherein the message contains information confirming the appointment or reminding the individual or the second individual of the appointment.

Claim 67. (New) The computer-implemented method of Claim 47, further comprising:

generating a message containing information regarding an admitting of the individual or a second individual to a hospital or to a healthcare facility or containing information regarding a diagnosis regarding the individual or a second individual; and

transmitting the message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the healthcare provider or a second healthcare provider.

Claim 68. (New) The computer-implemented method of Claim 47, further comprising:

generating a message containing information regarding an admitting of the individual or a second individual to a hospital or to a healthcare facility; and

transmitting the message to the second computer or to the second communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with the healthcare insurer or the healthcare payer or is associated with a second healthcare insurer or a second healthcare payer.

Claim 69. (New) The computer-implemented method of Claim 47, further comprising:

generating a message containing information that the healthcare provider or a second healthcare provider is available to perform a treatment or a procedure; and

transmitting the message to a third computer or to a third communication device, wherein the third computer or the

third communication device is associated with or is used by the individual or a second individual.

Claim 70. (New) The computer-implemented method of Claim 47, further comprising:

generating a message containing information regarding an occurrence of an event, a happening, or an occurrence, involving the individual or involving a second individual; and

transmitting the message to the first computer or to the first communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the healthcare provider or a second healthcare provider.

Claim 71. (New) The computer-implemented method of Claim 47, further comprising:

generating a message containing information regarding an occurrence of an event, a happening, or an occurrence, involving the individual or involving a second individual; and

transmitting the message to the second computer or to the second communication device or transmitting the message to a third computer or to a third communication device, wherein the third computer or the third communication device is associated with the healthcare insurer or the healthcare payer or is associated with a second healthcare insurer or a second healthcare payer.

Claim 72. (New) The computer-implemented method of Claim 47, further comprising:

receiving information regarding a response to the insurance claim by the healthcare insurer or the healthcare payer or information regarding an action taken by the healthcare insurer or the healthcare payer in response to the insurance claim;

generating a message containing information regarding the response to the insurance claim by the healthcare insurer or the healthcare payer or containing information regarding the action taken by the healthcare insurer or the healthcare payer in response to the insurance claim; and

transmitting the message to the first computer or to the first communication device or transmitting the message to a third

computer or to a third communication device, wherein the third computer or the third communication device is associated with or is used by the healthcare provider, a second healthcare provider, the individual, a second individual, an employer of the individual, or an employer of a second individual.

Claim 73. (New) The computer-implemented method of Claim 47, further comprising:

storing information regarding the transmitting of the insurance claim to the second computer or to the second communication device; and

updating the healthcare record or the healthcare history of, for, or associated with, the individual to include the information regarding the transmitting of the insurance claim to the second computer or to the second communication device.

Claim 74. (New) The computer-implemented method of Claim 47, further comprising:

processing information for effectuating a payment for a healthcare service provided to the individual or to a second individual, wherein the payment is made to an account associated

with the healthcare provider or to an account associated with a second healthcare provider.

Claim 75. (New) The computer-implemented method of Claim 47, further comprising:

receiving information regarding a selection of a healthcare training simulation, wherein the information regarding a selection of a healthcare training simulation is transmitted from the first computer or from the first communication device or is transmitted from a third computer or from a third communication device, wherein the third computer or the third communication device is associated with or is used by the healthcare provider, a second healthcare provider, a student, the individual, or a user;

transmitting a training scenario associated with the healthcare training simulation to the first computer or to the first communication device or transmitting a training scenario associated with the healthcare training simulation to the third computer or to the third communication device;

receiving information regarding a diagnosis or a prescribed treatment entered by the healthcare provider, the

second healthcare provider, the student, the individual, or the user, in response to the training scenario;

evaluating the diagnosis or the prescribed treatment;

generating a message containing information regarding a training scenario patient's response to the diagnosis or to the prescribed treatment or containing information regarding an evaluation of the diagnosis or the prescribed treatment; and

transmitting the message to the first computer or to the first communication device or transmitting the message to the third computer or to the third communication device.

Claim 76. (New) The computer-implemented method of Claim 47, wherein the information regarding at least one of a symptom, an examination finding, a diagnosis, a treatment, an administration of a treatment, and a procedure, is information regarding a symptom or an examination finding, and further wherein the computer-implemented method further comprises:

generating a message containing information regarding a treatment; and

transmitting the message to the first computer or to the first communication device, wherein the message contains at least one of a treatment instruction, treatment instructions, treatment steps, a procedure, procedure instructions, procedure steps, an herbal remedy, a self-healing remedy, and an exercise remedy.

Claim 77. (New) The computer-implemented method of Claim 47, wherein the information regarding an individual contains information regarding an X-ray or a digital X-ray file.

Claim 78. (New) The computer-implemented method of Claim 47, wherein the information regarding an individual contains information regarding an MRI or a digital MRI file.

Claim 79. (New) The computer-implemented method of Claim 47, wherein the information regarding an individual contains information regarding a CAT scan or a digital CAT scan file.

Claim 80. (New) The computer-implemented method of Claim 47, wherein the information regarding an individual contains video information or an image.

Claim 81. (New) The computer-implemented method of Claim 47, wherein the information regarding an individual contains audio information.

Claim 82. (New) The computer-implemented method of Claim 47, wherein the information regarding an individual contains blood pressure information, pulse rate information, or blood sugar level information.

Claim 83. (New) The computer-implemented method of Claim 47, wherein the first computer or the first communication device is a wireless device.

Claim 84. (New) The computer-implemented method of Claim 47, further comprising:

receiving information regarding the individual transmitted from a third computer or from a third communication device, wherein the third computer or the third communication device is associated with or is used by the individual; and

at least one of storing the information regarding the individual transmitted from a third computer or from a third communication device in the database or the memory device and updating the healthcare record or the healthcare history of, for, or associated with, the individual with the information regarding the individual transmitted from a third computer or from a third communication device.

Claim 85. (New) The computer-implemented method of Claim 84, wherein the information regarding the individual transmitted from a third computer or from a third communication device contains information regarding a blood pressure of the individual.

Claim 86. (New) The computer-implemented method of Claim 84, wherein the information regarding the individual transmitted from a third computer or from a third communication device contains information regarding a blood sugar level of the individual.

Claim 87. (New) The computer-implemented method of Claim 84, wherein the information regarding the individual transmitted from a third computer or from a third communication device contains information regarding a pulse rate of the individual.

Claim 88. (New) The computer-implemented method of Claim 47, wherein the healthcare provider is at least one of a physician, a medical doctor, a medical specialist, a surgeon, an optometrist, a podiatrist, an osteopath, a chiropractor, a pharmacist, a therapist, a physical therapist, a respiratory therapist, a nurse, a nutritionist, a provider of a healthcare service or a wellness service, and a provider of a healthcare product or a wellness product.

Claim 89. (New) The computer-implemented method of Claim 47, wherein the healthcare provider is a dentist.

Claim 90. (New) The computer-implemented method of Claim 47, wherein the healthcare provider is a psychiatrist or a psychologist.

Claim 91. (New) A computer-implemented method, comprising:

storing information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, in a database or a memory device, wherein the information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, includes a healthcare record or a healthcare history of, for, or associated with, each individual of the plurality of individuals, including a healthcare record or a healthcare history of, for, or associated with, an individual, information regarding a healthcare practice of, and an insurance accepted by, each of the plurality of healthcare providers, including information regarding a healthcare practice of, and an insurance accepted by, a healthcare provider, information for processing or for storing information regarding a healthcare diagnosis or a healthcare

treatment, and information for submitting an insurance claim to a healthcare insurer or a healthcare payer associated with the individual;

receiving information regarding the individual with a receiver, wherein the information regarding the individual is transmitted from a first computer or from a first communication device, wherein the first computer or the first communication device is associated with or is used by the healthcare provider, and further wherein the receiver is associated with the database or the memory device and is located at a location remote from the first computer or remote from the first communication device, and further wherein the information regarding the individual contains information regarding at least one of a symptom, an examination finding, a diagnosis, a treatment, an administration of a treatment, and a procedure;

at least one of storing the information regarding the individual in the database or the memory device and updating the healthcare record or the healthcare history of, for, or associated with, the individual;

generating an insurance claim, wherein the insurance claim is automatically generated by a processing device in response to the storing of the information regarding the

individual in the database or the memory device or the updating of the healthcare record or the healthcare history of, for, or associated with, the individual, wherein the insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or is suitable for being automatically transmitted to a second computer or to a second communication device, wherein the second computer or the second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual; and

transmitting the insurance claim to the second computer or to the second communication device.